

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony Colombo
Debtor

Case No. 16-02753-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 04, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2022:

Recip ID	Recipient Name and Address
db	+ Anthony Colombo, 345 East Berner Avenue, Hazleton, PA 18201-7472
4806835	+ Carol A. Colombo, 345 East Berner Avenue, Hazleton, PA 18201-7472
4806836	+ Citizens Bank/FM, 630 Plaza Drive, Suite 150, Highlands Ranch, CO 80129-2750
4806838	Golf Oil, 835 Quivira Road, Suite 100, Lenexa, KS 66215
4861943	+ M & T BANK (1), PO BOX 1508, BUFFALO, NY 14240-1508
4862362	+ M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: RECOVERYCORP.COM	Jan 04 2022 23:53:00	Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4862273	EDI: HND.A.COM	Jan 04 2022 23:53:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4906115	EDI: AIS.COM	Jan 04 2022 23:53:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4806832	EDI: BANKAMER.COM	Jan 04 2022 23:53:00	Bank of America, P O Box 982238, El Paso, TX 79998
4806834	Email/Text: cms-bk@cms-collect.com	Jan 04 2022 18:48:00	Capital Management Services, LP, 698 1/2 S. Ogden St., Buffalo, NY 14206-2317
4806837	EDI: DISCOVER.COM	Jan 04 2022 23:53:00	Discover Financial Services, P O Box 15316, Wilmington, DE 19850
4861861	EDI: DISCOVER.COM	Jan 04 2022 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4866568	Email/Text: courtfiling@gulfoil.com	Jan 04 2022 18:48:00	Gulf Oil, 80 Williams Street, Suite 400, Wellesley Hills, MA 02481
4806841	Email/Text: camanagement@mtb.com	Jan 04 2022 18:48:00	M & T Bank, Lending Services Customer Support, P.O. Box 900, Millsboro, DE 19966
4806839	Email/Text: camanagement@mtb.com	Jan 04 2022 18:48:00	M & T Bank, P O Box 1288, Buffalo, NY 14240-1288
4806844	Email/Text: camanagement@mtb.com	Jan 04 2022 18:48:00	M & T Bank, P O Box 62182, Baltimore, MD 21264-2182
4806840	Email/Text: camanagement@mtb.com	Jan 04 2022 18:48:00	M & T Bank, P O Box 900, Millsboro, DE 19966-0900
4806843	Email/Text: camanagement@mtb.com	Jan 04 2022 18:48:00	M & T Bank, care of Lending Services, Box 1288, Buffalo, NY 14240-1288

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4876595	Email/Text: camanagement@mtb.com	Jan 04 2022 18:48:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4806845	Email/Text: bankruptcynotices@psecu.com	Jan 04 2022 18:48:00	PSECU, P O Box 67013, Harrisburg, PA 17106-7013
4867434	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 04 2022 19:01:12	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
4818818	EDI: RECOVERYCORP.COM	Jan 04 2022 23:53:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4806833	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, P O Box 982238, El Paso, TX 79998
4806842	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Lending Services - Customer Support, P.O. Box 900, Millsboro, DE 19966
4865426	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, P O Box 62182, Baltimore, MD 21264-2182
4806846	*	PSECU, P O Box 67013, Harrisburg, PA 17106-7013

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2022 at the address(es) listed below:

Name	Email Address
D. Troy Sellars	on behalf of Asst. U.S. Trustee United States Trustee D.Troy.Sellars@usdoj.gov ustpregion03.ha.ecf@usdoj.gov
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joseph R. Baranko, Jr.	on behalf of Debtor 1 Anthony Colombo josephb@slusserlawfirm.com
United States Trustee	

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ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Anthony Colombo	Social Security number or ITIN	xxx-xx-1569
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	5:16-bk-02753-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Colombo
aka Anthony D Colombo, aka Anthony D
Colombo

1/4/22**By the
court:**

Honorable Mark J. Conway
United States Bankruptcy Judge
By: Joan Goodling, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.